UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF TENNESSEE

IN RE: : CASE NO: 17-03699-MFH

:

HOWARD WAYNE FINCH,

Debtor. :

.......

THE BANK OF NEW YORK MELLON :

F/K/A THE BANK OF NEW YORK, AS : SUCCESSOR IN INTEREST TO :

JPMORGAN CHASE BANK, N.A., F/K/A :

BANK ONE, NATIONAL ASSOCIATION:

AS TRUSTEE FOR CENTEX HOME :

EQUITY LOAN TRUST 2002-A, Movant.

: CONTESTED MATTER

vs.

HOWARD WAYNE FINCH,

HENRY EDWARD HILDEBRAND, III, Trustee

Respondents.

OBJECTION TO CONFIRMATION

The hearing date is set for <u>August 9, 2017</u>, at <u>8:30 A.M.</u>, U.S. Bankruptcy Court, Courtroom One, Second Floor Customs House, 701 Broadway, Nashville, TN 37203.

COMES NOW, THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK, as successor in interest to JPMorgan Chase Bank, N.A., f/k/a Bank One, National Association as Trustee for Centex Home Equity Loan Trust 2002-A, its successors or assigns, (hereinafter referred to as "Movant") and shows the Court that for reasons set out below, Movant objects to the confirmation of the Debtor's Plan;

1.

Movant will timely file a Proof of Claim listing a Total Debt Payoff of approximately

\$36,650.16 at a contract rate of 10.500% as to the property located at 6516 LONGVIEW

DRIVE, MURFREESBORO, TN 37129. This loan matured on October 1, 2016. Movant asserts

that its Proof of Claim should be funded in full during the pendency of the Chapter 13 case and is

in agreement with the proposed treatment of the Claim in Debtor's Plan. However the Plan is

silent as to taxes and insurance. Movant requests that the Debtor be responsible for securing

their own homeowner's insurance and direct payment of property taxes and insurance premiums

as and when do. Thus, Movant objects to Confirmation of the Plan in its current form.

WHEREFORE, THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW

YORK, as successor in interest to JPMorgan Chase Bank, N.A., f/k/a Bank One, National

Association as Trustee for Centex Home Equity Loan Trust 2002-A, its successors or assigns,

prays that this Court inquire as to the matters raised herein and deny confirmation of the Debtor's

Plan, or enter such orders and require such further inquiry as may appear appropriate to the

Court.

Dated: 6/30/17

/s/ Natalie Brown

Natalie Brown

TN BPR No. 022452

Rubin Lublin TN, PLLC

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Memphis, TN 38103

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Attorney for Creditor

CERTIFICATE OF SERVICE

I, Natalie Brown of Rubin Lublin TN, PLLC certify that on the <u>30th</u> day of June, 2017, I caused a copy of the Objection to Confirmation to be filed in this proceeding by electronic means and to be served by depositing a copy of the same in the United States Mail in a properly addressed envelope with adequate postage thereon to the said parties as follows:

Howard Wayne Finch 6516 Longview Drive Murfreesboro, TN 37129

Galen Wilson Pierce, Esq. The Law Office of Galen W. Pierce 307 Hickerson Drive Murfreesboro, TN 37129

Henry Edward Hildebrand, III Office of the Chapter 13 Trustee PO BOX 340019 Nashville, TN 37203

Executed on: 6/30/17
By:/s/ Natalie Brown
Natalie Brown
TN BPR No. 022452
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Attorney for Creditor